

February 25, 2022

Dan Wells | General Adjuster Business Insurance  
Travelers Indemnity Company of America  
Work: 843.614.2202 Fax: 866.381.6247  
dwwells@travelers.com

**Appraisal Demand**  
**107 Enterprise Blvd**  
**LaVergne, Tennessee 37086**  
**Claim No. FEF9077**

///// TRANSMITTAL VIA EMAIL AND FACSIMILE ///

Dan:

This communication is to notify you that we respectfully disagree with the amount of loss that you have calculated in the above referenced claim. As a result of our disagreement on the correct "amount of loss" to properly perform the repairs you have presented, we hereby invoke, and demand appraisal as directed by the pertinent provision in our policy, and as follows:

**2. Appraisal**

*If we and you disagree on the value of the property or the amount of loss, either may make written demand for an appraisal of the loss. In this event, each party will select a competent and impartial appraiser. The two appraisers will select an umpire. If they cannot agree, either may request that selection be made by a judge of a court having jurisdiction. The appraisers will state separately the value of the property and amount of loss. If they fail to agree, they will submit their differences to the umpire. A decision agreed to by any two will be binding. Each party will:*

- a. Pay its chosen appraiser; and*
- b. Bear the other expenses of the appraisal and umpire equally. If there is an appraisal, we will still retain our right to deny the claim.*

Our retained appointee for appraiser is as follows:

**Zack Baker**  
**zach@spartanpa.com**  
**815.988.3337**

Please notify me, our public adjuster, and our appraiser, as to whom you will be naming at the earliest possible time. We further request that you include as much contact information as you can on this individual so the appraisal process can begin as soon as possible.

We appreciate your professional attention to this important and time sensitive matter.

Sincerely,

Jack Patel (Ambaji, Inc)